


**Electronic Transactions Association Annual Meeting and Expo**  
 April 15-17, 2008 • Mandalay Bay Resort & Casino • Las Vegas, Nevada

# Merchant Cash Advances

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 CEO – AdvanceMe, Inc.

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## Merchant Cash Advance Description

- Business owners are able to receive a sum of money today by tapping into a hidden asset – their future credit card sales.
- The owner sells a fixed amount of their future credit card sales at a discount – generally up to \$150K per location.
- Collection is automated through integration with the credit card processor.
- The collection process is “cash flow friendly” because payment amounts align with credit card sales.

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## How a Merchant Cash Advance Works

- \$20,000 purchase price is paid to a Business Owner for the right to receive (RTR) \$27,000 over an estimated 7 month period (1.35x purchase price).
- The Business Owner contracts with one of the MCA Provider's credit card processing partners to process its Visa/MC sales for each of its contracted locations.
- Every day, the credit card Processor sends approximately 20% of the Merchant's Visa/MC daily sales revenue directly to the MCA Provider and the remaining 80% to the Restaurant Owner until the obligation is completed.



Example for illustration only  
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## Partner Selection Considerations

*Maximize earning potential, minimize reputation risk by evaluating:*

- **Track Record**
  - Funding history
  - Breadth of SICs served
  - Approval, renewal rates
  - Available capital, borrowing base
- **Customer-Centric Best Practices**
  - Terms that help, not hurt businesses
  - Clear disclosure of rates, fees
  - Static collection rate
  - Collections process and controls
- **Partner-Centric Support and Infrastructure**
  - Customer Service and Sales Support Centers
  - Online statement and commission status access
  - MIS and analytic capabilities
  - Tracking, reporting

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